

**Information to identify the case:**

Debtor 1	<u>Anthony Grimaldi Jr.</u>	Social Security number or ITIN	xxx-xx-6821
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	13-34537-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Grimaldi Jr.

5/18/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Anthony Grimaldi, Jr.  
 Debtor

Case No. 13-34537-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: May 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2017.

db	+Anthony Grimaldi, Jr., 522 E Vine St, Millville, NJ 08332-3162
cr	+DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
r	+Elaine Garrison, Century 21 Key, 905 W. Main Street, Millville, NJ 08332-4519
514516409	+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514341622	+Abbott Associates Inc, PO Box 907, Pleasantville, NJ 08232-0907
514491746	+CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
514341627	+City of Millville Tax Collector, P.O. Box 609, Millville, NJ 08332-0609
516725317	+DITECH FINANCIAL LLC, KML Law Group, PC, 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812
514576022	+TTLBL, LLC, 4747 Executive Drive, Suite 510, San Diego, CA 92121-3100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 18 2017 22:17:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 18 2017 22:17:55 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+E-mail/Text: bankruptcy.bnc@ditech.com May 18 2017 22:17:40 Green Tree Servicing LLC, as authorized servicer o, PO Box 6154, Rapid City, SD 57709-6154
514341623	EDI: BANKAMER.COM May 18 2017 21:58:00 Bank of America, PO Box 982235, El Paso, TX 79998
514341625	+EDI: CAPITALONE.COM May 18 2017 21:58:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
514341624	+EDI: CAPITALONE.COM May 18 2017 21:58:00 Capital One, PO box 30253, Salt Lake City, UT 84130-0253
514341626	+EDI: CITICORP.COM May 18 2017 21:58:00 Citi Cards/Citibank, PO BOX 6241, Sioux Falls, SD 57117-6241
516626626	+E-mail/Text: bankruptcy.bnc@ditech.com May 18 2017 22:17:40 Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154, Ditech Financial LLC f/k/a Green Tree, Servicing LLC 57709-6154
516626625	E-mail/Text: bankruptcy.bnc@ditech.com May 18 2017 22:17:40 Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
514341628	EDI: RMSC.COM May 18 2017 21:58:00 Green Tree Servicing, 332 Minnesota St., Ste. 610, Saint Paul, MN 55101
514428854	E-mail/Text: bankruptcy.bnc@ditech.com May 18 2017 22:17:40 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
514428855	+E-mail/Text: bankruptcy.bnc@ditech.com May 18 2017 22:17:40 Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
514341629	EDI: IRS.COM May 18 2017 21:58:00 IRS Department of Treasury, PO Box 7346, Philadelphia, PA 19101-7346
514870728	EDI: PRA.COM May 18 2017 21:58:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514870729	EDI: PRA.COM May 18 2017 21:58:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514551389	EDI: PRA.COM May 18 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
514341630	EDI: HFC.COM May 18 2017 21:58:00 Union Plus Credit Card, PO Box 80027, Salinas, CA 93912-0027

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 26

Date Rcvd: May 18, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Leonard R. Wizmur on behalf of Debtor Anthony Grimaldi, Jr. lwizmur@mpadlaw.com, lwizmur@comcast.net;kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com  
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer of Fannie Mae, as owner and holder of account/contract originated by Quicken Loans Inc. dnj@pbslaw.org

TOTAL: 6